Disbursement under PMRY in Andhra Pradesh

2547. DR. DASARI NARAYANA RAO: Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

(a) whether it is a fact that there is a huge gap in bank-wise number of persons recommended and actual disbursement made by the banks under the PMRY in the State of Andhra Pradesh;

(b) if so, the details thereof for the last three years, year-wise and bank-wise;

(c) the reasons for such huge gaps; and

(d) the remedial measures being taken by Government in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF AGRO AND RURAL INDUSTRIES (SHRI SANGH PRIYA GAUTAM): (a) and (b) Yes, Sir. Based on the reports received from the State Government, a Statement showing bank-wise (both public and private sector banks), details of persons recommended and disbursed loans by the banks during the last three years *i.e.* 2000-01, 2001-02 and 2002-03 in Andhra Pradesh under the Prime Minister's Rozgar Yojana (PMRY) is enclosed (*See* below).

(c) As per the PMRY norms the applications to be sponsored to the banks should be equal to 125 per cent of the target. Therefore, there is going to be a gap between the number of applications recommended to banks and actual disbursement made by the banks. The other reasons reported by the State Government and the Reserve Bank of India are delay in completing pre-disbursement formalities by the applicants and arranging training for applicants before disbursement of loans, non-adherence to the quarterly schedule of sponsoring and disbursement of applications by the implementing agencies, unsatisfactory recovery of loan overdues, sponsoring of non-viable projects by the District Task Force Committees, etc.

(d) The RBI and the Government of India have instructed the implementing agencies to adhere to the time frame for disposing off the applications, banks have been instructed to impart necessary sensitisation programmes for the branch level officials to bring attitudinal changes etc. The State Government has taken steps like updating of viable project profiles, regular review and monitoring of the performance of the Scheme at Mandal level, District & State level, opening of Entrepreneurs Guidance Cells in all the Districts of the State, measures for improving recovery of loan overdues under the Scheme etc.

Statement

Bank-wise number of persons recommended and disbursed loans by banks (Public & Private) under the PMRY during the last three years i.e. 2000-2001, 2001-2002, 2002-2003 *(as reported by the State Government)*

Public Sector Banks:

Sl. No. Bank	2000-2001		2001-2002		2002-2003	
	Recommended (Nos.)	Disbursed (Nos.)	Recommended (Nos.)	Disbursed (Nos.)	Recommended (Nos.)	Disbursed (Nos.)
1 2	3	4	5	6	7	8
1. State Bank of India	13507	4151	14297	4507	14471	4380
2. Andhra Bank	11313	3296	13244	3788	13505	3957
3. State Bank of Hyderabad	6911	2517	7863	2888	7821	2875
4. Syndicate Bank	3650	945	4300	1141	4238	1362
5. Indian Bank	3088	561	2972	502	3563	637
6. Canara Bank	2010	714	2081	714	2164	749
7. Union Bank of India	1489	353	1705	496	1753	489
8. Indian Overseas Bank	1656	563	1491	528	1733	510
9. Central Bank of India	1277	298	1369	395	1537	467
10. Vijaya Bank	1062	332	1141	361	1182	331
11. Bank of India	968	270	901	321	1018	315
12. Bank of Baroda	885	284	807	280	961	277
13. Corporation Bank	750	272	834	322	901	245
14. Punjab National Bank	511	133	602	171	550	142
15. UCO Bank	565	71	499	69	602	92
16. Bank of Maharashtra	287	87	286	99	305	81
17. Allahabad Bank	267	50	250	64	331	65
18. Dena Bank	215	32	171	44	217	49
19. State Bank of Mysore	256	27	206	33	253	35

1	2	3	4	5	6	7	8
20.	United Bank of India	138	32	123	22	144	26
21.	State Bank of Travancore	127	14	70	25	118	17
22.	State Bank of Bikaner & Jaipur	16	3	2	0	0	0
23.	Oriental Bank of Commerce	76	34	56	23	57	21
24.	State Bank of Patiala	70	8	19	3	1	1
25.	Punjab and Sind Bank	40	7	5	1	0	0
26.	State Bank of Sourashtra	2	0	0	0	0	0
27.	State Bank of Indore	8	0	0	0	0	0
28.	ICICI Bank					10	0

Private Sector Banks:

Sl. No.	Bank	2000-2001		2001-2002		2002-2003	
		Recommended (Nos.)	Disbursed (Nos.)	Recommended (Nos.)	Disbursed (Nos.)	Recommended (Nos.)	Disbursed (Nos.)
1	2	3	4	5.	6	7	8
1.	Vysya Bank	1689	583	1561	524	1736	450
2.	Karur Vysya Bank	328	53	326	68	425	71
3.	Karnataka Bank	162	44	140	60	148	64
4.	South Indian Bank	76	9	69	6	36	9
5.	Laxmivilas Bank	232	39	159	18	122	15
6.	Bank of Madhura	111	0	48	0	36	3
7.	Tamil Nadu Merchantile Bank	41	19	48	14	46	22
8.	Cathelic & Syrin Bank	56	10	68	17	49	8
9.	Nadungudi Bank	58	5	51	3	55	4
10.	Federal Bank Ltd.	61	13	33	9	34	6
11.	City Union Bank	32	1	10	4	21	13

1	2	3	4	5	6	7	8
12.	Jammu and Kashmir Bank	1	0	0	0	0	0
13.	Bharat Overseas Bank	18	0	3	2	4	1
14.	Dhanalaxmi Bank	6	0	3	2	0	0
15.	Sangli Bank	8	4	5	0	1	0
16.	Bank of Rajasthan	0	0	0	0	0	0
17.	United Western Bank	3	0	0	0	0	0

Promotion of KVIC

†2548. SHRIMATI KUM KUM RAI : Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

(a) whether Government are keeping in view the factors like modern technique and modern fashion for promoting Khadi and Village Industries;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF AGRO AND RURAL INDUSTRIES (SHRI SANGH PRIYA GAUTAM): (a) Yes, Sir.

(b) In order to promote Khadi and Village Industries, three brand names *viz.* "Sarvodaya", "Khadi" and "Desi Aahar" have been launched covering various Khadi and Village Industries (KVI) products. The "Khadi Package" announced by the Government on 14.05.2001, mainly consists of creation of packaging and design facilities, measures to promote marketing, renovation and modernization of Khadi Bhavans and Sales outlets, brand building, cluster development, focus on core areas and provision of additional working capital etc. Consequently, to bring out better-designed KVI products, which can satisfy consumer's choice and sustain in market competition, arrangements have been made with National Institute of Design (NID) and National Institute of Fashion Technology (NIFT). A franchise scheme for tapping the private showrooms for marketing of branded KVI products was also launched in Delhi. A large number of exhibitions for selling these products have also been organized in the country.

(c) Does not arise.

†Original notice of the question was received in Hindi.